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10-2003

Applicants : DEMBO, Ron et al.
Appl. No. : 09/811,684
Filed : March 20, 2001
Title : Risk Management System, Distributed
Framework and method

Grp./A.U. : 3628
Examiner : DASS, Harish T.

Docket No. : 11483-98

Honorable Commissioner of Patents
PO Box 1450
Alexandria, Virginia 22313-1450

October 17, 2003

AMENDMENT

Sir:

This amendment is filed in response to the office action dated April 21, 2003. A request for an extension of time under 37 CFR 1.136(a) has also been included in this response.

Amendments to the Specification are provided on page 2 of this amendment.

Amendments to the Claims are reflected in the listing of claims, which begins on page 3 of this amendment.

Remarks/Arguments begin on page 8 of this amendment.

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GROUP 36001